



MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON
Updated November 30, 2018

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Accuracy is never guaranteed since rates and features change frequently.

MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON

Company	Product Name	Years Guaranteed	Annual Effective Yield	First Year Rate	Rate Years 2+	Commission (UP TO) may vary based on age, premium and state.
Athene	Athene MaxRate® <\$100k	3	2.15%	2.15%	2.15%	1.30%
Athene	Athene MaxRate® \$100k+	3	2.30%	2.30%	2.30%	1.30%
EquiTrust	Certainty Select®	3	2.50%	2.50%	2.50%	2.00%
Fidelity & Guaranty	FGGuarantee-Platinum 3	3	2.75%	2.75%	2.75%	1.50%
Guggenheim	Preserve Multi-Year <\$250k	3	3.00%	3.00%	3.00%	1.00%
North American	Guarantee Choice® <\$100k	3	2.65%	2.65%	2.65%	1.50%
North American	Guarantee Choice® \$100k+	3	3.00%	3.00%	3.00%	1.50%
Principal Financial	3 Year Preferred Guarantee <\$50k	3	2.45%	2.45%	2.45%	1.00%
Principal Financial	3 Year Preferred Guarantee \$50k+	3	2.60%	2.60%	2.60%	1.00%
Principal Financial	3 Year Preferred Guarantee \$100k+	3	2.80%	2.80%	2.80%	1.00%
Royal Neighbors of America	Choice 3 Year	3	1.60%	1.60%	1.60%	1.40%
Guggenheim	Preserve Multi-Year <\$250k	4	3.05%	3.05%	3.05%	1.75%
North American	Guarantee Choice® <\$100k	4	2.40%	2.40%	2.40%	1.50%
North American	Guarantee Choice® \$100k+	4	2.75%	2.75%	2.75%	1.50%
Principal Financial	4 Year Preferred Guarantee <\$50k	4	2.75%	2.75%	2.75%	1.90%
Principal Financial	4 Year Preferred Guarantee \$50k+	4	2.90%	2.90%	2.90%	1.90%
Principal Financial	4 Year Preferred Guarantee \$100k+	4	3.05%	3.05%	3.05%	1.90%
American Equity	Guarantee 5	5	2.30%	2.30%	2.30%	3.00%
American General	American Pathway® Solutions <\$100k	5	3.35%	3.35%	3.35%	1.50%
American General	American Pathway® Solutions \$100k+	5	3.65%	3.65%	3.65%	1.50%
American National	Palladium® \$100k+	5	3.15%	3.95%	2.95%	2.50%
Athene	Athene MaxRate® <\$100k	5	3.00%	3.00%	3.00%	2.00%
Athene	Athene MaxRate® \$100k+	5	3.15%	3.15%	3.15%	2.00%
EquiTrust	Certainty Select®	5	3.00%	3.00%	3.00%	3.00%
Fidelity & Guaranty	FGGuarantee-Platinum 5	5	3.70%	3.70%	3.70%	2.00%
Great American	Secure Gain 5™ <\$100k	5	3.25%	3.25%	up to 3.40%	2.50%
Great American	Secure Gain 5™ \$100k+	5	3.40%	3.40%	up to 3.55%	2.50%
Guggenheim	Preserve Multi-Year <\$250k	5	3.25%	3.25%	3.25%	2.50%
Lincoln Financial	MYGuarantee® Plus	5	3.35%	3.35%	3.35%	2.00%
Mutual of Omaha	Ultra-Secure Plus® <\$50k	5	2.90%	2.90%	2.90%	4.00%
North American	Guarantee Choice® <\$100k	5	3.05%	3.05%	3.05%	2.00%
North American	Guarantee Choice® \$100k+	5	3.40%	3.40%	3.40%	2.00%
Principal Financial	5 Year Preferred Guarantee <\$50k	5	3.05%	3.05%	3.05%	2.25%
Principal Financial	5 Year Preferred Guarantee \$50k+	5	3.25%	3.25%	3.25%	2.25%
Principal Financial	5 Year Preferred Guarantee \$100k+	5	3.30%	3.30%	3.30%	2.25%
Reliance Standard	Eleos-MVA	5	3.55%	3.55%	3.55%	2.50%
Reliance Standard	Eleos-SP	5	3.40%	3.40%	3.40%	2.50%
Royal Neighbors of America	Choice 5 Year	5	3.85%	3.85%	3.85%	1.25%
American Equity	Guarantee 6	6	2.45%	2.45%	2.45%	3.00%
American General	American Pathway® Solutions <\$100k	6	3.35%	3.35%	3.35%	2.00%
American General	American Pathway® Solutions \$100k+	6	3.65%	3.65%	3.65%	2.00%
American National	Palladium® \$100k+	6	3.35%	3.35%	3.35%	2.50%
EquiTrust	Certainty Select®	6	3.10%	3.10%	3.10%	3.00%
EquiTrust	ChoiceFour®	6	3.25%	4.50%	3.00%	5.50%

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MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON

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MULTI-YEAR GUARANTEED RATE ANNUITY PRODUCT COMPARISON							
Company	Product Name	Years Guaranteed	Annual Effective Yield	First Year Rate	Rate Years 2+	Commission (UP TO) may vary based on age, premium and state.	
Guggenheim	Preserve Multi-Year <\$250k	6	3.35%	3.35%	3.35%	2.50%	
North American	Guarantee Choice <\$100k	6	2.80%	2.80%	2.80%	2.00%	
North American	Guarantee Choice \$100k+	6	3.10%	3.10%	3.10%	2.00%	
Principal Financial	6 Year Preferred Guarantee <\$50k	6	3.05%	3.05%	3.05%	2.50%	
Principal Financial	6 Year Preferred Guarantee \$50k+	6	3.25%	3.25%	3.25%	2.50%	
Principal Financial	6 Year Preferred Guarantee \$100k+	6	3.30%	3.30%	3.30%	2.50%	
Royal Neighbors of America	Choice 6 Year <\$20k	6	1.60%	1.60%	1.60%	0.50%	
Royal Neighbors of America	Choice 6 Year \$20k+	6	2.20%	2.20%	2.20%	1.50%	
Royal Neighbors of America	Choice 6 Year \$100k+	6	2.25%	2.25%	2.25%	1.50%	
American Equity	Guarantee 7	7	2.60%	2.60%	2.60%	3.00%	
American General	American Pathway [®] Solutions <\$100k	7	3.40%	3.40%	3.40%	2.00%	
American General	American Pathway [®] Solutions \$100k+	7	3.70%	3.70%	3.70%	2.00%	
American National	Palladium [®] \$100k+	7	3.44%	4.30%	3.30%	2.50%	
Athene	Athene MaxRate [®] <\$100k	7	3.10%	3.10%	3.10%	2.50%	
Athene	Athene MaxRate [®] \$100k+	7	3.25%	3.25%	3.25%	2.50%	
Fidelity & Guaranty	FGGuarantee-Platinum 7	7	4.00%	4.00%	4.00%	3.00%	
Great American	Secure Gain 7 SM <\$100k	7	3.29%	3.40%	up to 3.90%	3.50%	
Great American	Secure Gain 7 SM \$100k+	7	3.39%	3.50%	up to 4.00%	3.50%	
Guggenheim	Preserve Multi-Year <\$250k	7	3.50%	3.50%	3.50%	2.50%	
Lincoln Financial	MYGuarantee [®] Plus	7	3.30%	3.30%	3.30%	2.50%	
Mutual of Omaha	Ultra-Secure Plus [®] <\$50k	7	3.05%	3.05%	3.05%	4.00%	
North American	Guarantee Choice <\$100k	7	2.85%	2.85%	2.85%	2.50%	
North American	Guarantee Choice \$100k+	7	3.15%	3.15%	3.15%	2.50%	
Principal Financial	7 Year Preferred Guarantee <\$50k	7	3.10%	3.10%	3.10%	3.00%	
Principal Financial	7 Year Preferred Guarantee \$50k+	7	3.30%	3.30%	3.30%	3.00%	
Principal Financial	7 Year Preferred Guarantee \$100k+	7	3.35%	3.35%	3.35%	3.00%	
American National	Palladium [®] \$100k+	8	3.50%	3.50%	3.50%	2.50%	
EquiTrust	Certainty Select [®]	8	3.20%	3.20%	3.20%	3.00%	
Guggenheim	Preserve Multi-Year <\$250k	8	3.55%	3.55%	3.55%	2.50%	
North American	Guarantee Choice <\$100k	8	2.95%	2.95%	2.95%	2.50%	
North American	Guarantee Choice \$100k+	8	3.20%	3.20%	3.20%	2.50%	
American National	Palladium [®] \$100k+	9	3.57%	5.35%	3.35%	2.50%	
Guggenheim	Preserve Multi-Year <\$250k	9	3.60%	3.60%	3.60%	2.50%	
North American	Guarantee Choice <\$100k	9	3.00%	3.00%	3.00%	3.00%	
North American	Guarantee Choice \$100k+	9	3.25%	3.25%	3.25%	3.00%	
American General	American Pathway [®] Solutions <\$100k	10	3.40%	3.40%	3.40%	2.00%	
American General	American Pathway [®] Solutions \$100k+	10	3.70%	3.70%	3.70%	2.00%	
American National	Palladium [®] \$100k+	10	3.60%	4.50%	3.50%	2.50%	
EquiTrust	Certainty Select [®]	10	3.25%	3.25%	3.25%	3.00%	
Guggenheim	Preserve Multi-Year <\$250k	10	3.65%	3.65%	3.65%	3.00%	
Lincoln Financial	MYGuarantee [®] Plus	10	3.30%	3.30%	3.30%	2.50%	
North American	Guarantee Choice <\$100k	10	3.10%	3.10%	3.10%	3.00%	
North American	Guarantee Choice \$100k+	10	3.35%	3.35%	3.35%	3.00%	

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GUARANTEED RATE ANNUITIES Summary

Updated November 30, 2018

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Creative Financial LLC
1338 Third Avenue, Huntington, WV 25701
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Email: rcampbell@creativefinancialins.com

Guaranteed Rate Annuities November 30, 2018		Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
American Equity Investment Life Insurance Company					A.M. Best (A-) Excellent
<i>Guarantee Series</i> (SPDA) ICC13 MYGA			Free Withdrawal: After 1st year: Annually, penalty-free withdrawal of interest credited that contract year. Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,500,000 ages 18-69 \$1,000,000 ages 70-74 \$750,000 ages 75-80 \$500,000 ages 81-85 STATES NOT APPROVED: NY	Issue Ages: 18-85 Q/NQ Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (6 Year) 9 - 8 - 7 - 6 - 5 - 4 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA <i>Different in CA</i> * Riders: NCR-100, TIR-100 DB = AV	3.00% Ages 18-75 2.10% Ages 76-80 1.50% Ages 81-85
Guarantee 5	2.30%				
Guarantee 6	2.45%				
Guarantee 7	2.60%				
<i>*Rider provisions may vary by state. NCR-4 in CA, NCR-2 in PA, TIR-1 in TX.</i>					
American General Life Insurance Company					A.M. Best (A) Excellent
<i>American Pathway Solutions[®] MYG</i> (SPDA)			Free Withdrawal: Starting in the 2nd year, up to 15% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$10,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval Available in all 50 States	Issue Ages: 0-85 Q/NQ * Surrender Charges: (10 Year) 8 - 8 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +- MVA <i>Client has a 30 day window following the end of the guaranteed rate period to move their money w/out the MVA or surrender charge applying.</i>	5 Year 1.50% Ages 0-75 0.75% Ages 76-85 6, 7, 10 Year 2.00% Ages 0-75 1.00% Ages 76-85
	Less than \$100,000	\$100,000 +			
5 Year Guarantee	3.35%	3.65%			
6 Year Guarantee	3.35%	3.65%			
7 Year Guarantee	3.40%	3.70%			
10 Year Guarantee	3.40%	3.70%			
<i>*Surrender Charges may vary in NY.</i>					
American National Insurance Company					A.M. Best (A) Superior
<i>Palladium[®] MYG</i> (SPDA)			Free Withdrawal: In the 1st policy year, all interest earned may be withdrawn. Starting in the 2nd year, up to 10% of the annuity value as of the beginning of the policy year may be withdrawn. Minimum Premium: \$5,000 Q/NQ Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: UT	Issue Ages: 0-85 Q/NQ Surrender Charges: (10 Year) 8 - 8 - 8 - 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +-MVA No MVA in CA, OR, PA (EID in VA, VT, WA) <i>For 3-9 year term, client has a 30 day window after the end of selected term period to move their money w/out the MVA or surrender charge applying.</i> Riders: NCR, TIR DB=AV	2.50% Ages 80+ Reduced
	1st Year	Base Rate	Effective Yield		
5 Year Guarantee	3.85%	2.85%	3.05%		
6 Year Guarantee	3.25%	3.25%	3.25%		
7 Year Guarantee	4.20%	3.20%	3.34%		
8 Year Guarantee	3.40%	3.40%	3.40%		
9 Year Guarantee	5.25%	3.25%	3.47%		
10 Year Guarantee	4.40%	3.40%	3.50%		
<i>Initial contributions of \$100,000 + receive an additional 10 basis points for the life of the contract. Rates subject to change for new issues at any time. MGIR 1%. MGIR 1.50% in NAIC states.</i>					
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Guaranteed Rate Annuities November 30, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
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Athene Annuity and Life Company

A.M. Best (A) Excellent (3rd highest of 16)

Athene MaxRate [®] (FPDA)		Free Withdrawal: Equal to the Multi-Year Fixed Strategy rate multiplied by the Accumulated Value beginning in the first contract year. Minimum Premium: \$10,000 Q/NQ \$1,000 min. additional premium Maximum Premium: 2 million w/o home office appr. * STATE VARIATIONS: AK, CA, CT, DE, HI, MN, MO, NV, NJ, NJ, NY, OH, OK, OR, PA, SC, TX, UT, WA	Issue Ages: 3 Year 0-85 Q/NQ 5, 7 Year 0-83 Q/NQ Surrender Charges: (3 Year) 10 - 10 - 10 - 0% +/- MVA (7 Year) 10 - 10 - 10 - 10 - 10 - 10 - 10 - 0% +/- MVA (5 Year) 10 - 10 - 10 - 10 - 10 - 0% +/- MVA ** Riders: NCR, TIR DB = AV	3 Year 1.30% Ages 0-75 0.90% Ages 76-80 5 Year 2.00% Ages 0-75 1.80% Ages 76-80 7 Year 2.50% Ages 0-75 2.25% Ages 76-80 Ages 81+ Reduced
Less than \$100,000 \$100,000 +				
3 Year	2.15% 2.30%			
5 Year	3.00% 3.15%			
7 Year	3.10% 3.25%			

* Rates and Surrender Charges may vary in these states. ** Rider availability may vary by state.

EquiTrust Life Insurance Company[®]

A.M. Best (B++) Good

Certainty Select [®] (SPDA)				Free Withdrawal: Cumulative interest beginning immediately Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-90 Q/NQ Surrender Charges: (3 Year) 10 - 10 - 9 - 0% +/- MVA (5 Year) 10 - 10 - 9 - 9 - 8 - 0% +/- MVA (6 Year) 10 - 10 - 9 - 9 - 8 - 8 - 0% +/- MVA (8 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 0% +/- MVA (10 Year) 10 - 10 - 9 - 9 - 8 - 8 - 7 - 7 - 6 - 5 - 0% +/- MVA <i>Diff. - AK, CA, CT, IN, MN, MT, OH, OK, OR, SC, TX, UT, WA (No MVA- CA, VT)</i> * Riders: NCR, TIR DB = AV	3 Year 2.00% Ages 0-80 1.50% Ages 81-90 5, 6, 8 & 10 Year 2.25% Ages 81-90 3.00% Ages 0-80
	1st Year	Years 2 +	Effective Rate			
3 Year Guarantee	2.50%	2.50%	2.50%			
5 Year Guarantee	3.00%	3.00%	3.00%			
6 Year Guarantee	3.10%	3.10%	3.10%			
8 Year Guarantee	3.20%	3.20%	3.20%			
10 Year Guarantee	3.25%	3.25%	3.25%			

Minimum Guarantee is 87.5% of premium minus withdrawals, accumulated at 2% for 2014 contracts. * NCR not available in MA. TIR not available in HI, PA.

Fidelity & Guaranty Life Insurance Company

A.M. Best (A-) Excellent

FG Guarantee - Platinum FGL SPDA-MY-F-C (6-04) e		Free Withdrawal: Accumulated Interest Minimum Premium: \$20,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: AL, MS, MT, NY, PR	Issue Ages: 0-90 NQ 18-90 Q Surrender Charges: (3 Year) 9 - 8 - 7 - 0% +/- MVA (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA <i>Different in CA, CT, NJ, NC, OK, VT</i> Riders: NCR, TIR DB = AV	3 Year 1.50% 5 Year 2.00% 7 Year 3.00% Ages 80+ Reduced 50%
3 Year Term	2.75%			
5 Year Term	3.70%			
7 Year Term	4.00%			

Optional provisions and riders may have limitations, restrictions and additional charges. Surrender charges may apply to withdrawals. Upon renewal, surrender charges will rest. Withdrawals may be taxable and when made prior to age 59½, may result in tax penalties. A.M. Best rating as of March 29, 2017. For most current rating information, please contact Fidelity & Guaranty Life at 1-800-445-6758 or visit their website at home.fglife.com. Contracts issued by Fidelity & Guaranty Life Insurance Company, Baltimore MD. Subject to state availability. Certain restrictions may apply • No bank guarantee • Not FDIC/NCUA/NCUSIF insured • May lose value if surrendered early. Annuities are long term savings vehicles.

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Great American Life Insurance Company®			A.M. Best (A) Excellent	
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SecureGain 5SM (SPDA) P1088011NW		Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+ STATES NOT APPROVED: NY	Issue Ages: 0-89 NQ 18-89 Q Surrender Charges: (5 Year) 9 - 8 - 7 - 6 - 5 - 0% +/- MVA * Riders: NCR, TIR DB = AV	2.50% Ages up to 80 1.50% Ages 81-89
.25% First Year Interest Rate Bonus! 1st Year Rate: 3.25% Effective Yield: 3.25% Year 2 Year 3 Year 4 Year 5 Guaranteed Escalating Rate: 3.10% 3.20% 3.30% 3.40%				

For contracts over \$100,000 - 15 basis points added to all rates. No MVA version available in CT, IN, MN, MO, OH, & VA with different rates/features. * Rider availability may vary by state.

SecureGain 7SM (SPDA) P108811NW		Free Withdrawal: 10% of Purchase payments in first year. 10% of account value beginning in year two. Minimum Premium: \$10,000 Q/NQ Maximum Premium: w/o home office approval \$1,000,000 ages 0-75 \$750,000 ages 76-80 \$500,000 ages 81+ STATES NOT APPROVED: NY	Issue Ages: 0-85 NQ 18-85 Q Surrender Charges: (7 Year) 9 - 8 - 7 - 6 - 5 - 4 - 3 - 0% +/- MVA * Riders: NCR, TIR DB = AV	3.50% Ages up to 80 1.50% Ages 81-85
1% First Year Interest Rate Bonus! 1st Year Rate: 3.40% Effective Yield: 3.29% Year 2 Year 3 Year 4 Year 5 Year 6 Year 7 Guaranteed Escalating Rate: 2.65% 2.90% 3.15% 3.40% 3.65% 3.90%				

For contracts over \$100,000 - 15 basis points added to all rates. No MVA version available in CT, IN, MN, MO, OH, & VA with different rates/features. * Rider availability may vary by state.

Guggenheim Life and Annuity Company			A.M. Best (B++) Good	
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Preserve Multi-Year Guaranteed Annuity (SPDA)		Free Withdrawal: One withdrawal per policy year equal to 10% of the previous anniversary account value in Year 2 and later. RMD's allowed in all years. Systematic withdrawals of monthly interest as earned or automatic RMD for qualified plans. Minimum Premium: \$10,000 NQ - \$5,000 Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-90 Q/NQ Surrender Charges: (3 Year) 7 - 6 - 5 - 0% +/- MVA (4 Year) 7 - 6 - 5 - 4 - 0% +/- MVA (5 Year) 7 - 6 - 5 - 4 - 3 - 0% +/- MVA (6 Year) 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA (7 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 0% +/- MVA (8 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 0% +/- MVA (9 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0% +/- MVA (10 Year) 7 - 6 - 5 - 4 - 3 - 2 - 1 - 1 - 1 - 0.75 - 0% +/- MVA Riders: NCR, TIR DB=AV	3 Year 1.00% Ages 0-80 0.75% Ages 81-85 4 Year 1.75% Ages 0-80 1.31% Ages 81-85 5, 6, 7, 8 & 9 Year 2.50% Ages 0-80 1.88% Ages 81-85 10 Year 3.00% Ages 0-80 2.25% Ages 81-85 Reduced rates 86-90 <i>Different years 4-10 in DE</i>
up to \$249,999 \$250,000+				
3 Year Guarantee	3.00% 3.10%			
4 Year Guarantee	3.05% 3.15%			
5 Year Guarantee	3.25% 3.35%			
6 Year Guarantee	3.35% 3.45%			
7 Year Guarantee	3.50% 3.60%			
8 Year Guarantee	3.55% 3.65%			
9 Year Guarantee	3.60% 3.70%			
10 Year Guarantee	3.65% 3.75%			

The Preserve Multi-Year Guaranteed Annuity and/or certain product features may not be available in all states. The contract is issued on form number GLA-MYGA-01 (2011) or a variation of such by Guggenheim Life and Annuity Company, 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana 46280.

Lincoln Financial Group®			A.M. Best (A+) Superior	
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MYGuaranteeSM Plus (SPDA)		Free Withdrawal: 10% annual withdrawal Minimum Premium: \$10,000 NQ - \$5,000 Q Maximum Premium: \$2,000,000 w/o home office approval STATES NOT APPROVED: AL, MN, MO	Issue Ages: 0-85 NQ/Q Surrender Charges: (5 Year) 7 - 7 - 6 - 5 - 4 - 0% +/- MVA (7-10 Year) 7 - 7 - 6 - 5 - 4 - 3 - 2 - 0% +/- MVA DB = AV	5 Year 2.00% Ages 0-75 1.30% Ages 76-80 7, 10 Year 2.50% Ages 0-75 1.60% Ages 76-80 Reduced rates 81-85
up to \$99,999 \$100,000+				
5 Year Guarantee	3.35% 3.65%			
7 Year Guarantee	3.30% 3.45%			

Guaranteed minimum cash surrender value will be greater of actual contract value, less surrender charges and MVA; or 90% of premiums paid, less surrender charges and required premium taxes, accumulated at the min. rate of return between 1% and 3%, set at issue. Product and features are subject to state availability. Limitations and exclusions may apply.

Mutual of Omaha Insurance Company			A.M. Best (A+) Superior	
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Ultra-Secure[®] Plus (SPDA)		Free Withdrawal: 10% annual withdrawal - available immediately. Minimum Premium: \$5,000 NQ/Q Maximum Premium: \$1,000,000 w/o home office approval STATES NOT APPROVED: NY	Issue Ages: 0-89 Q/NQ Surrender Charges: (5 Year) 6 - 6 - 6 - 6 - 5 - 0% +/- MVA (7 Year) 6 - 6 - 6 - 6 - 5 - 4 - 3 - 0% +/- MVA Riders: TIR, UW DB = AV	4.00% Ages 0-75 3.00% Ages 76-80 2.00% Ages 81+
5 Year Guarantee	2.90%			
7 Year Guarantee	3.25%			

Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 or higher. Many unique riders along with Return of Purchase payment. Call for details! On full surrender, minimum surrender value is return of premiums paid, less any cumulative withdrawals.

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Guaranteed Rate Annuities November 30, 2018	Product / Interest Rate Additional Interest	Free Withdrawal/Minimum Premium State Availability	Issue Ages Surrender Charges/Riders	Street Commission
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North American Company For Life and Health Insurance®			A.M. Best (A+) Superior	
North American Guarantee ChoiceSM (SPDA) up to \$99,995 \$100,000 +			Penalty-Free Withdrawal: Interest earned each year after the first contract year. Free systematic withdrawal of interest is allowed after 30 days, either monthly, quarterly, semi-annually or annually as long as each payment is at least \$50. Minimum Premium: \$10,000 NQ - \$2,000 Q Maximum Premium: \$3,000,000 w/o home office approval Guarantee Choice SM II: CA (modified rates and features- call for details) 6-10 Year not approved: CA, DE, FL STATES NOT APPROVED: NY	
Guarantee Choice 3	2.65%	3.00%	Issue Ages: 0-90 Q/NQ 0-85 Q/NQ in IN, OK	3 & 4 Year
Guarantee Choice 4	2.40%	2.75%	Surrender Charges:	1.50% Ages 0-80
Guarantee Choice 5	3.05%	3.40%	(3 Year) 9.3 - 8.4 - 7.5 - 0% +/- MVA	5 & 6 Year
Guarantee Choice 6	2.80%	3.10%	(4 Year) 9.3 - 8.4 - 7.5 - 6.6 - 0% +/- MVA	2.00% Ages 0-80
Guarantee Choice 7	2.85%	3.15%	(5 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 0% +/- MVA	7 & 8 Year
Guarantee Choice 8	2.95%	3.20%	(6 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 4.75 - 0% +/- MVA	2.50% Ages 0-80
Guarantee Choice 9	3.00%	3.25%	(7 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 4.75 - 3.8 - 0% +/- MVA	9 & 10 Year
Guarantee Choice 10	3.10%	3.35%	(8 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 4.75 - 3.8 - 2.85 - 0% +/- MVA	3.00% Ages 0-80
			(9 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 4.75 - 3.8 - 2.85 - 1.9 - 0% +/- MVA	Reduced for Ages 81+
			(10 Year) 9.3 - 8.4 - 7.5 - 6.6 - 5.7 - 4.75 - 3.8 - 2.85 - 1.9 - 0.95 - 0% +/- MVA	
			Different in CA	
			Riders: NCR DB = AV	

The minimum guaranteed interest rate is 0.25%. Interest rates as of November 6, 2018 and are subject to change at anytime. North American Guarantee ChoiceSM is issued on NA1011A/ICC17-NA1011A (contract), or appropriate state variations, by North American Company for Life and Health Insurance®, West Des Moines, IA. North American Guarantee ChoiceSM II is issued in California on form NA 1000A04.0510 (contract). Product and its features may not be available in all states.

Principal Financial Group			A.M. Best (A+) Superior	
Preferred[®] SeriesSM up to \$49,999 up to \$99,999 \$100,000 +			Free Withdrawal: 15% annual withdrawal of accumulated value - available immediately. Minimum Premium: \$5,000 NQ/Q \$2,000 min. additional premium first year Maximum Premium: \$2,000,000 w/o home office approval Up to \$5,000,000 w/home office approval Available all 50 states	
3 Year Guarantee	2.45%	2.60%	Issue Ages: 0-90 Q/NQ	3 Year- 1.00% Ages 0-80
4 Year Guarantee	2.75%	2.90%	Surrender Charges:	4 Year- 1.90% Ages 0-80
5 Year Guarantee	3.05%	3.25%	(3 Year) 8 - 7 - 6 - 0%	5 Year- 2.25% Ages 0-80
6 Year Guarantee	3.05%	3.25%	(4 Year) 8 - 7 - 6 - 6 - 0%	6 Year- 2.50% Ages 0-80
7 Year Guarantee	3.10%	3.30%	(5 Year) 8 - 7 - 6 - 6 - 5 - 0%	7 Year- 3.00% Ages 0-80
			(6 Year) 8 - 7 - 6 - 6 - 5 - 4 - 0%	Reduced for Ages 81+
			(7 Year) 8 - 7 - 6 - 6 - 5 - 4 - 3 - 0%	
			Riders: NCR DB = AV	

Commissions reduced for premium higher than \$2 million.

Reliance Standard Life Insurance Company			A.M. Best (A+) Superior	
Eleos[®] - MVA & SP (SPDA)			Free Withdrawal: Systematic withdrawal of interest or 10% annual withdrawal beginning in first year. Minimum Premium: \$10,000 NQ/Q Maximum Premium: \$500,000 w/o home office approval STATES NOT APPROVED: MVA - AL, MD, MN, ND, NY, OR, TX, UT, VT, WA SP - AL, MO, MT, NY, UT	
MVA	3.55%	Years 1-5	Issue Ages: 0-85 Q/NQ	2.50% Ages 0-75
SP	3.40%	Years 1-5	Surrender Charges:	2.00% Ages 76-80
			MVA (5 Year) 8 - 7 - 6 - 5 - 4 - 0% +/- MVA	1.50% Ages 81-85
			SP (5 Year) 8 - 7 - 6 - 5 - 4 - 0% no MVA	
			Riders: NCR DB = AV	

Guaranteed Minimum Interest Rate is currently 1.00%, set at issue, fixed for the life of the contract.

Royal Neighbors of America			A.M. Best (A+) Superior	
Choice (SPDA) up to \$19,999 up to \$99,999 \$100,000 +			Free Withdrawal: Monthly withdrawal of interest, and \$500 or more additional available anytime, if accum. value doesn't fall below minimum- 3 yr. \$50,000, 5 yr. \$10,000, 6 yr. \$5,000. Minimum Premium: 3 Yr. \$10,000 NQ/Q 5 Yr. \$10,000 NQ/Q 6 Yr. \$5,000 NQ/Q Maximum Premium: \$300,000 w/o home office approval STATES NOT APPROVED: AK, AL, HI, IA, LA, MA, NH, NY, SC, VT	
3 Year	1.60%		Issue Ages: 16-99 NQ 16-85 Q *	3 Year- 1.40%
5 Year	3.85%		Surrender Charges:	5 Year- 1.25%
6 Year	1.60%	2.20%	(3 Year) 8 - 7 - 6 - 0%	6 Year- 0.50%
			(5 Year) 8.5 - 7.5 - 7 - 6 - 4 - 0%	6 Year- 1.50% \$20,000+
			(6 Year) 8.5 - 7.5 - 7 - 6 - 5 - 4.5 - 0%	May be Reduced for Ages 76+
			DB = AV	

Guaranteed Minimum Interest Rate is currently 1%, set at issue, fixed for the life of the contract. * Issue Ages: 21-81 SEP IRA.

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